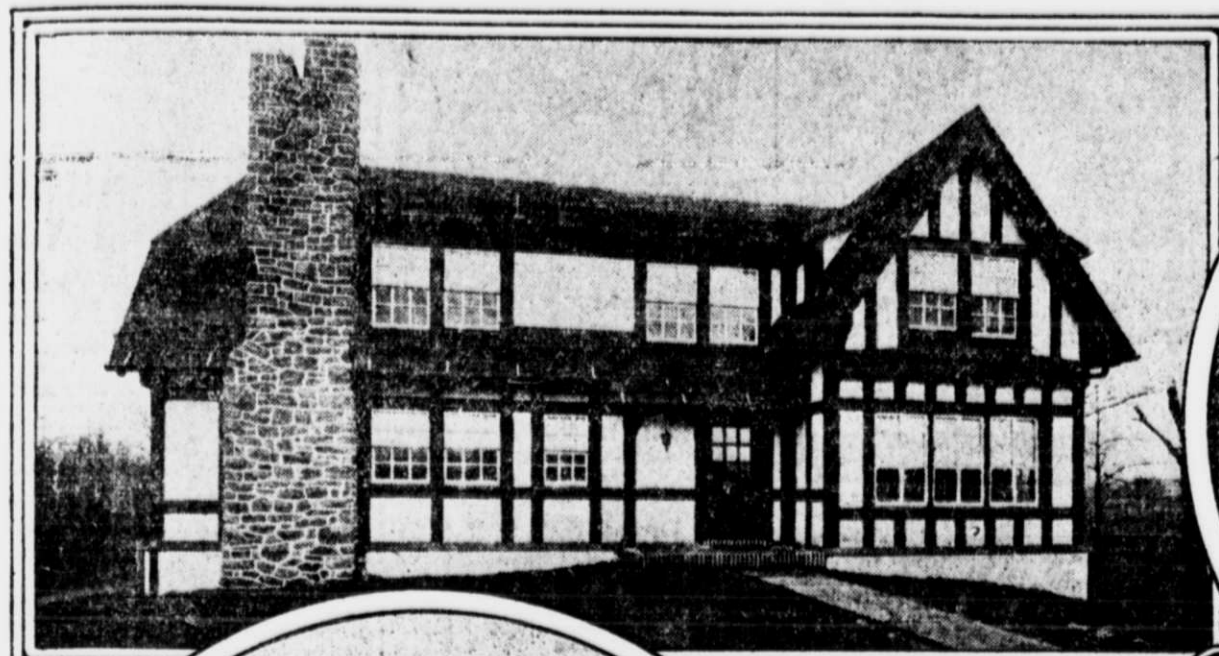


SUBURBAN HOME IS UNEQUALLED AS INVESTMENT FOR MAN OF LIMITED CAPITAL, SAYS EXPERIENCED DEVELOPER



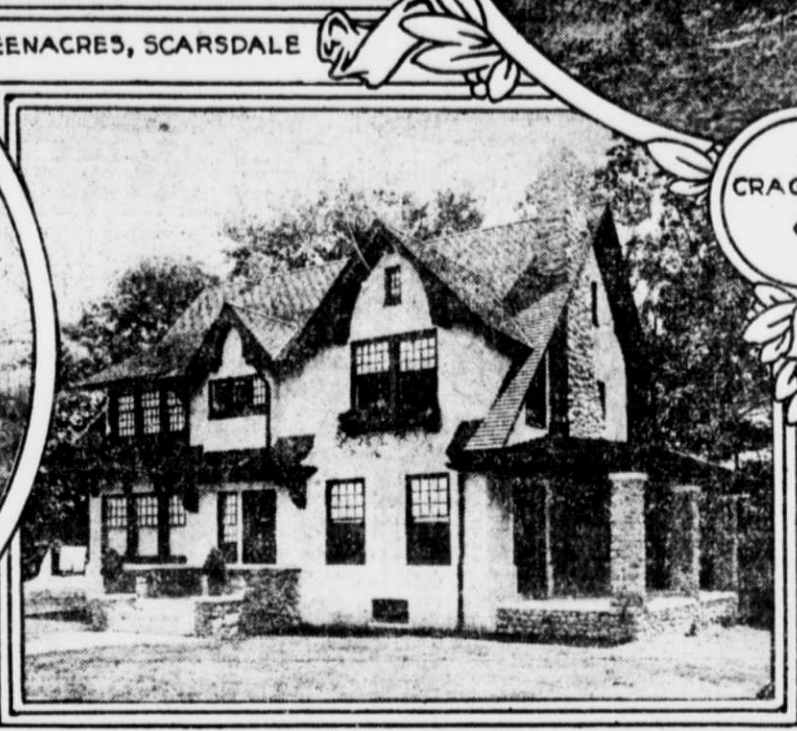
GREENACRES, SCARSDALE



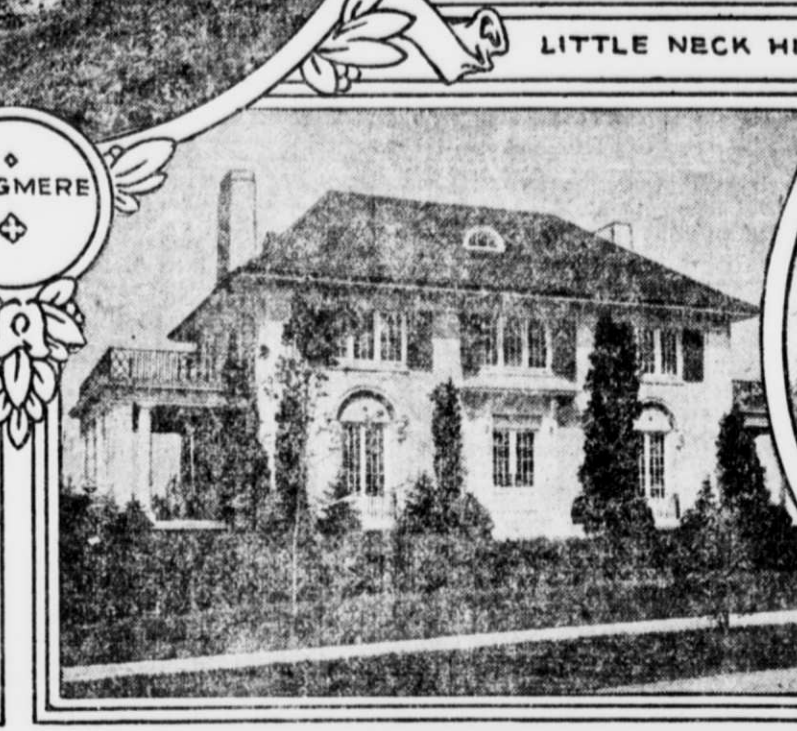
LITTLE NECK HILLS



NUTLEY



NEW GARDENS



KENSINGTON



PARK HILL

YOUR HOME SITE SHOULD BE GIVEN MUCH CONSIDERATION

Do Not Be Led to Buy on Promised "Improvements" Nor Because Land Has Its "Hair Parted"—Best Location Is Not Near the Railroad.

By JOHN R. McMATON.

WHEN you have the choice of several home sites in the same locality don't decide between them by tossing up a coin. Or take the opinion of a second cousin. Also don't fall for too obvious "improvements," which the enterprising city has made you think essential. Some improvements you won't want after you get hardened up, others you can put in yourself and forever laugh at your neighbors who depend on gas companies, water companies and lighting companies. A little judgment and a modest first cost will give you a home, a modestly independent system of improvements.

After a century of large scale cooperative development our inventors are restoring to us grandfather's independence plus comforts the old gentleman never dreamed of.

As suggested in choosing a general locality, so in picking out a site it is a good plan to make a list of your particular needs in due order and compare sites with your requirements. Let us not be dazzled with showy advantages or repelled by few healthful hardships. Five minutes longer walk to the station may help our circulation and also make it easier for the kiddies to attend school. If there seems to be a shortage of neighbors don't worry, neighbors will come and meanwhile we may learn to enjoy real solitude.

Don't grab a site because it has its hair parted in the middle, and turn down a better site that is frosty with underbrush, rocks and trees. After a clean up the frosty place may become a marvel of beauty. Rocks and trees are useful as well as ornamental. Where Nature roars there is a chance to make something, but it is hard to beautify a bald spot.

I would always make first choice of elevation, view, fair accessibility, level ground—a bit of woodland and a decent aloofness from highways and neighbors.

After the site is chosen comes the question of placing the house. We should here yield two points to public opinion and reserve eight points for our own convenience. Public opinion counts mostly in the chance that some day we may want to sell. Old Dame Opinion wants us to devote most of the space around our house to a lawn and to wear out our backs all summer pushing a lawn mower. Let George do it. We wise commuters will not try to give an imitation of a millionaire's lawn on our bit of earth. Less grass—more vegetables, less show in front and more space and fruit trees behind. One honest fruit tree is better than an acre of useless sod. Speaking of trees, it looks pretentious to have them overgrown your house, but it is more hygienic and desirable in every way to keep them 50 feet distant. Thus you get air and sunlight, avoid a leaf littered roof and danger when a tree comes down in a storm.

A house should be set back well from street or road to avoid noise and to wear out our backs all summer pushing a lawn mower. Let George do it. We wise commuters will not try to give an imitation of a millionaire's lawn on our bit of earth. Less grass—more vegetables, less show in front and more space and fruit trees behind. One honest fruit tree is better than an acre of useless sod. Speaking of trees, it looks pretentious to have them overgrown your house, but it is more hygienic and desirable in every way to keep them 50 feet distant. Thus you get air and sunlight, avoid a leaf littered roof and danger when a tree comes down in a storm.

Natural drainage and grading are important items to be settled in advance. A site otherwise very eligible

may require costly drainage and grading. It is well to consult some one who knows and have him look over the ground. If you can't afford an expert you may find a \$2 a day Italian who knows the principles of grading. Nothing is impossible; if we have cash we can remove mountains, or, like a tobacco king, make them; but a small purse requires caution.

Before giving a few points on house construction I would emphasize the need of every homemaker to study this subject for himself. Maybe you haven't the time; you know nothing of mechanics; so you will leave it all to a trustworthy expert. The answer is that trustworthy experts come high, and furthermore there few experts clairvoyant enough to read their clients' minds and give them exactly what they want. You can't abdicate your appetite to a chef nor your home to an architect.

You do not know intelligently what you want until you have studied the matter. For example, you are spending \$5,000 on a house and think you would like a porte cochere. If you know that the cost of a porte cochere would put an indestructible roof on the house in place of wooden shingles and that a good roof is of prime importance you would quickly forego the porte cochere. Another case, which is real one, is that of a commuter who planned a low price house having two chimneys. Architecturally that is excellent, but at the price neither chimney can be a good one. A single substantial chimney would be better.

The architect and the contractor are often blamed for inferior results when the fault is really with the unknowing and headstrong client. Having faith in some extent my own ignorance as well as that of others, I have come to sympathize with the builder. Many of his sinful deeds are forced upon him by clients who want a mud for little, who nurse the fallacy that the lowest bid is always the best bargain and who will not listen to suggestions. It is difficult for an architect or builder to give a client a complete lecture on the art of construction; the unprepared client would not understand and besides he might get mad and go elsewhere.

To become fairly intelligent on construction will not cost an amateur more time and money than he cheerfully spends to learn pool or poker and the returns on the investment are considerably greater. A pocket volume on building costs 35 cents; a set of specifications for a house and two or three technical books may be had for a few dollars. The public library has literature on the subject. Catalogues and pamphlets on special materials and systems may be had from dealers at postage cost. And a lot of free information may be picked up in the street if you watch a new building going up instead of watching a street faking selling novelties.

In any building the foundations are of first importance. Upon them depend stability, also dryness, warmth and endurance of the superstructure. A good foundation saves coal and doctor's bills. Better skip the building anywhere else than here. The outrageous innocence of one commuter planned a cottage without any foundations whatever. If he had carried out his plan his cottage would have enjoyed a tidal motion with the frost and the family would have had

vested a record crop of chilblains, not to mention other results.

There was also a hasty commuter who had a house put up on cedar posts. Afterward he found it necessary to have all the ground under the house dug out and proper foundations and cellar put in, which cost a great deal more than it would have had the job been done right at the start. It is highly desirable to have a complete cellar under every house, that is, all the space beneath should be excavated and walled and floored with concrete.

In the bungalow style a basement with substantial walls may take the place of a cellar, but the foundations of any case must go below the frost line. In the neighborhood of New York a depth of about three feet, depending on the nature of the soil, makes the foundations safe from frost. Outside grading or banking up of earth may save some digging within. An exposed north side of a house needs more frost protection than the other sides. Clay freezes more readily than sand. A well drained soil is safer than a wet one.

Foundations are usually of concrete placed in a form. At the bottom there should be a footing 20 inches wide and above that a 12 inch wall to the ground level; an inch thickness may be used above the ground. The concrete should be a good mixture of one part Portland cement, three parts sand and five parts crushed stone or gravel, with not too large stones laid into the mixture in the form. Cement is cheap, about one-third of a cent a pound, so there is no excuse for unduly economizing it. Within a mile of a sand pit or quarry sand should be delivered at \$1 a cubic yard and crushed stone at \$1.50 a cubic yard. Cinders should never be used, although they are constantly used in foundations. The plan for cinders is beneath a four inch concrete floor for the cellar. The walls should be water tight. The floor should be drain sloped around the walls. A remedy for wetness in old cellars and a precaution in new ones is a blind drain of brown stone around the interior of the walls. If you buy a house look at the cellar in wet weather; if building don't pay for a cellar until it has been tested by rain.

Cellar window frames should be placed one foot below the ground level; same with all window and door frames in any except a wooden house. All wooden houses to-day are built on the same plan, the only difference being in materials and workmanship, which includes skimping the job. The plan is called balloon construction. There is no heavy, rigid skeleton, as our grandfathers made, but a frame-work of light timbers, which is braced chiefly by the outside boarding. The house is like a box, light and yet substantial if properly put together. A wooden mansion costing \$50,000 is built essentially the same as a cottage costing \$500.

Upon the foundation wall is laid the sill, a heavy timber which is the base of the entire superstructure. For an ordinary house it should be 4 by 8 inches. Hemlock is used; spruce or long leaf yellow pine is better but costs more. The sill should be well bedded in mortar and no cracks allowed. It is a common defect to have cracks or crevices between sill and wall, which makes the cellar and the whole house cold. A beam 6 by 6 at least twice a year, the sills and floor beams would have quickly decayed and the family would have had

building, its ends resting on the wall and supported between by two or more wooden posts or iron columns filled with concrete. The iron columns cost little—under \$2 a piece. For that matter, a steel beam does not cost much more than wood.

Across the beam and resting on the sill are laid floor joists of 2 by 10 inch size and 16 inches apart. A magic number is 16, for that is the distance in inches between centers of most of the timbers in a house, and all kinds of wall board and other material are made in multiples of that number. The studding which makes the upright framework is 2 by 4 inch hemlock and is nailed to the sill and each floor joist. The space on the wall between joists and on the sill between studding to a height of 8 inches should be filled with brickwork, which is a precaution against fire, cold air and mice traveling up the hollow wall of the house. This little detail of care counts a lot in comfort and security. At corners and beside door and window openings the studding is doubled, while along the top of the studding is nailed a "plate" of doubled 2 by 4s. A plate is really a beam to support upright framework, a floor or a roof.

The upper part of the house framework is built in the same style as the first story, except that the floor beams and joists are of less dimensions. For the roof there is a 2 by 8 inch rafter, and rafters 2 by 6 or 2 by 8 placed at intervals across the rafters. A skimped job omits the ridge, bracing each pair of rafters directly against each other at the top. You save a couple of dollars and some day regret it. For a shingle roof 1 by 2 inch strips are nailed at intervals across the rafters. Any other kind of roof requires a complete sheathing, preferably with tongue and groove boards, though shiplap is used. Sheathing is generally yellow pine and costs about 2½ cents a square foot. Slate, tin, asbestos and metal shingles, roll roofing and sheet roofing are variously used at a cost ranging from 2 to 10 cents a square foot. The eaves of the roof should extend out 18 inches, which protects the house walls and a chance opened window from beating rains.

The sides of the house framework are sheathed with ordinary boards one inch thick. It is important to nail them to the studding diagonally at a 45 degree angle, for this braces the entire building and is the justification of a light framework; it is easier to put the boards at right angles and of course the slapslash builder takes the easiest way. There are cheap buildings without any sheathing at all. The boards should be well nailed to each stud.

Over the sheathing is placed heavy building paper and then the final outer material, which may be shingles, stucco or more generally "siding," white pine or red cedar boards grooved to fit and overlap each other. For stucco, wooden or metal lath may be used. Siding of course is placed at right angles and, on top of the diagonal sheathing and the airtight framework, contributes strength as well as a finished surface to the building. In this respect it excels stucco or shingles.

Careful work should be done around windows and doors if the house is to be snug and warm. The double door is always desirable. A rough floor may be laid with ordinary boards, preferably in diagonal fashion, and on this you can have a finished floor of North Carolina pine at 3½ cents a square foot or oak at 10 cents.

The trim, which includes baseboards and woodwork around doors and windows, may be an expensive hardware or a reasonable priced material like cypress, which resists decay and has a handsome grain. The trim—unless hardwood—should be an inch thick. There was an economical contractor who, not being hampered by specifications, bought some boards and saved them in his shop to a half inch thickness for use as trim. This device saved him 50 per cent. on the cost

of trim, but the owner had to suffer a fimsy and inferior job. To be sure, the owner did not know the difference; he was not interested in building details and thought he had no time to study them.

It is well to take nothing for granted. A contractor will not even remove earth and rubbish from his job unless that item is mentioned in the contract. You must specify dimensions and quality of materials. There is lumber full of knots and "all clear stuff." There are all grades in brick, window glass, hardware, roofing, plumbing materials and, in fact, everything that goes into the making of a house. Between worthless stuff and fancy material there are a number of grades which mean sound, serviceable quality.

The cost of labor is greater than the cost of material in a house. Where labor is high it pays to get as much ready made or "worked up" material as possible. In order to get an idea of the cost of building material and to have a basis of comparison with prices of local lumber dealers, contractors and carpenters the home maker should send for the catalogues of large mail order houses which boast of selling everything from a pin to a mansion. A postcard request will bring you several pounds of free catalogue, all handsomely indexed. Without regard to buying anything by mail, the comprehensive price list is invaluable.

In fact, all catalogues that concern house making are worth getting. Even if the article or material may not be wanted you may find a useful hint relating to your enterprise. To pick up crumbs of knowledge everywhere is the mark of the scientific home maker.

(The next article will tell how to be your own architect and plan a house.)

QUEENSBORO BRIDGE PROBLEM.

Steel Contractors Say They Can Equip It in Four Months.

Some of the larger property owners in Queens have obtained a letter from Terry & Trench Company addressed to the Queensboro Bridge, in accordance with the general plan of Bridges Commission, which is to be carried out by the Queensboro Bridge Authority. The letter makes a contract to complete that portion of the work, including the relocation of the girders, within four months from the time of the signing of the contract, providing the city is willing to pay the price necessary for doing such work as fully furnished and they did not have a dollar to spare.

This tentative agreement is noted with pleasure by Queens people, for city engineers have estimated that it would require sixteen months to equip the bridge for rapid transit purposes. Many plans have been suggested, and the matter has been under discussion during all this time by the Public Service Commission, the Rapid Transit Committee of the Board of Estimate and the Bridge Department, each body having its own plan of the problem without coming to any definite conclusion.

TO SELL E. I. LAND FOR TAXES.

Property in Nassau county worth several million dollars will be sold before August for unpaid taxes. The sale will be held in accordance with a decision rendered by Supreme Court Justice Crane in a mandamus proceeding brought by George H. Kensington acting in behalf of the Taxpayers Association of Great Neck. The mandamus proceedings were brought to compel the county to sell the land, and its sale will be held in accordance with a decision rendered by Supreme Court Justice Crane in a mandamus proceeding brought by George H. Kensington acting in behalf of the Taxpayers Association of Great Neck. The mandamus proceedings were brought to compel the county to sell the land, and its sale will be held in accordance with a decision rendered by Supreme Court Justice Crane in a mandamus proceeding brought by George H. Kensington acting in behalf of the Taxpayers Association of Great Neck.

GRENWOLDE YACHT LANDING.

A yacht landing and haven for motorboats is to be built at Grenwolve, Great Neck, L. I., by the developers of Grenwolve. The pier will be next to the station, which was pushed last year. Plans for the landing have been approved and its construction will be started shortly, as it is to be used this summer. Another improvement at Grenwolve is additional tennis courts.

WHY A SUBURBAN RESIDENCE IS A GOOD INVESTMENT

Developer and Home Builder Shows the Advantages From a Financial, Healthful and Moral Standpoint in the Experiences of Two Families.

By LEO BUGG, Director of Country Home League.

Efficiency is the order of the day. Why is it then, that the same rules which apply to business should not apply to the home? A man in business knows how he can use his capital to the best advantage in order to get the greatest return on the smallest investment. Why shouldn't the same principles apply to the establishment of a home? The question of how good an investment a country home is for the average man can best be determined by giving an example of two different schemes of living chosen by two young men of equal ability when taking on the responsibilities of family life. When both were about to be married they spent a great deal of time planning their future homes. Their income was the same, \$2,500 per year or about \$200 per week. Each had saved \$750.

In working out their home plan one couple determined to live in the city, and the other to live in a suburb. The first couple, just before being married, after a long search finally found an apartment which measured up to their ideas of what their station in life would be when they were married. The apartment was in a building which had an imposing entrance, the large hall and a boy in uniform to run the elevator and attend to the house. Of course the scheme of this ornate entrance was not carried out throughout the building. After leaving the first floor, the apartment was very similar to hundreds of others which they had seen, but on the whole the rooms, five in all, were fairly well laid out, and even though only one of them had a direct access to the light and air of the street on which the building faced, still everything considered they felt it was as good as they could expect to get for \$50, which was the amount they had determined, after careful figuring, they could afford to pay. They felt that, just as good, or perhaps a little better, than any of their friends had, they found that by spending \$500 of the \$750 they could furnish it fairly well. When it was all ready they were married and went off on a honeymoon on which they spent about \$200.

From their point of view they had made an exceptionally good start. The first month's rent was paid; their place was fully furnished and they did not have a dollar to spare.

They lived very close to a great many friends and during the first year they entertained and were entertained for rapid transit purposes. Many plans have been suggested, and the matter has been under discussion during all this time by the Public Service Commission, the Rapid Transit Committee of the Board of Estimate and the Bridge Department, each body having its own plan of the problem without coming to any definite conclusion.

The second young married couple had decided that they would rather live in the country and went about their home planning in a little different way. They spent a great deal of time in going through the different country life magazines, gathering together ideas for a home plan, and finally decided on building a seven room and bath, semi-detached house in which they could incorporate many of the attractive features which they had cut out from the different journals and posted in a scrapbook to be used for this purpose.

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the city was put in the home, and at the end of the first year they not only had the \$250, which they had put in their home, but because of the care with which their grounds had been planted and the fact that their neighbors took a like interest in their places, resulted in an increase in value of about \$1,000. In other words, their equity was about \$1,250.

Since that time, ten years have passed. The income of both these couples have increased at about the same proportion and they are now earning about \$3,500 a year. Both families have been blessed with two children. The family which came to the city still lives there. The children have been more or less of a burden because of the difficulty of flat life and during the ten years they have moved five times. These moves were made because of the many different reasons which will suggest themselves to any one familiar with city life. The first time it was the character of the tenants; the second, the neighborhood deteriorated; the third, there was no suitable place to give them a better outing; the fourth, they did not feel that the children in the only school in that neighborhood were the right kind of company for their own to associate with, and so it went.

Each now apartment they moved into had its own peculiar objections. The acquaintances had been formed in each new place had been passing on, and after each move they seldom saw the people with whom formerly they had been in daily contact. The children had constantly to make new playmates, and they themselves had not been able to build up anything for the future. Each move had left them with nothing to fall back on, increased expenses having been practically their total income.

The family which went to the country is now an old resident in the community in which it lives. The house and land are entirely paid for, the payments on the building loan having been applied to principal, and the cost of the loan thereby having been reduced to an average of 3½ per cent. The head of the family is one of the leading citizens of the community. He is a member of the Board of Education, and is looked upon as a most substantial individual. The association made on first going into the community have since become old time friends. The children from having lived in the same place have had the same playmates. The home that cost \$5,000 has increased in value to \$6,500 and they don't owe a cent on it. They have an automobile, which costs them very little to keep because they have a garage on their ground. The children have a pony and cart, swings and tent in the yard and have grown up with a self reliance and spirit which could hardly have been acquired in city life.

Family which went to the country had looked forward to a rental account of only the taxes, amounting to about \$50 per year, and they were very happy with their full earning capacity to be increased in investment, education, travel or any other thing which might suggest itself, while the family which started in the city has still the same old grind, with expenses increasing as fast as the income, the prospect of moving every year or two and the same old rent to meet each month. This may seem to be a fanciful story, but the facts it is based on are as real as anything possibly can be. During my ten years' experience of providing homes of moderate cost for people in fairly comfortable circumstances I have had

Principal payment on land	\$500
Twelve months' installment	120
Building loan payments on	120
amount principal	120
Interest on building loan	247.28
Total	\$487.28